

**Information to identify the case:**

Debtor 1	<u>Yoysett I. Baker-Gonzalez</u>	Social Security number or ITIN	xxx-xx-9024
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Joel Gonzalez</u>	Social Security number or ITIN	xxx-xx-3678
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	21-15842-RG		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Yoysett I. Baker-Gonzalez

Joel Gonzalez

1/10/25

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Yoysett I. Baker-Gonzalez  
Joel Gonzalez  
Debtors

Case No. 21-15842-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Jan 10, 2025

Form ID: 3180W

Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Yoysett I. Baker-Gonzalez, Joel Gonzalez, 127 Halsted Road, Elizabeth, NJ 07208-1114
519265526	+ AHS Hospital c/o, Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
519265529	+ At&T Wireless c/o, Diversifield Consultants, Inc, Po Box 551268, Jacksonville, FL 32255-1268
519265530	+ Atlantic Health System, Overlook Hospital, Po Box 35611, Newark, NJ 07193-5611
519265533	Blue Trust Loans, LCO PO Box 1754, Hayward, WI 58443
519265540	+ Cheapoair/SYNCB, Po Box 960012, Orlando, FL 32896-0012
519265541	+ Chrebet Associates, LLC, 935 Route 34 Suite 2A, Matawan, NJ 07747-3282
519265542	+ Codella Family Practice, 1000 Galloping Hill Road, Suite 103, Union, NJ 07083-7989
519265543	Comenity-Bosco's, Po Box 659622, San Antonio, TX 78265
519265554	+ JM Arrunategui MD FACOG, 717 Westfield Avenue, Elizabeth, NJ 07208-1327
519265559	+ Mid Atlantic Neonatology, Po Box 10356, Newark, NJ 07193-0356
519265560	+ NES Georgia Inc, Po Box 277329, Atlanta, GA 30384-7329
519269350	+ Optimum c/o, Convergent, Po Box 9004, Renton, WA 98057-9004
519269351	+ Optimum c/o, CBHV, Po Box 831, Newburgh, NY 12551-0831
519265563	+ Quicken Loan Inc, Po Box 6577, Carol Stream, IL 60197-6577
519310441	+ Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519265565	+ Sam's Club/Synchrony Bank, Po Box 530942, Atlanta, GA 30353-0942
519265569	+ Synchrony Bank/PC Richard c/o, Client Services, 3451 Harry S.Truman Blvd, Saint Charles, MO 63301-9816
519265570	+ Synchrony Bank/PC Richards, Po Box 960061, Orlando, FL 32896-0061
519265571	+ Target c/o, Alliance One, 4850 Street Rd Ste300, Feasterville Trevose, PA 19053-6643
519269355	+ The Bank of Missouri/ Galaxy Inter, Purchasing / Fortiva Mastercard c/o, CKS Financial, Po Box 2856, Chesapeake, VA 23327-2856
519265572	+ The New York and Presbyterian Hospital, 100 Quentin Roosevelt Blvd. ste 205, Garden City, NY 11530-4843
519265573	+ The Trustees of Columbia University, Columbia Universityc/o Jeffrey G. Lerman, The Benchmark Bld, 170 Old Country Rd ste, Mineola, NY 11501-4322
519265575	+ Trinitas Reg Medical Ctr, 225 Williamson Street, Elizabeth, NJ 07202-3625

TOTAL: 24

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 10 2025 22:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 10 2025 22:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 10 2025 22:04:00	American Honda Finance Corporation, PO Box 168088, Irving, TX 75016-8088
cr	+ Email/Text: ebnbankruptcy@ahm.honda.com	Jan 10 2025 22:04:00	American Honda Finance Corporation,

District/off: 0312-2

User: admin

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			administrator, P.O. Box 168088, Irving, TX 75016-8088
cr	+ EDI: PRA.COM	Jan 11 2025 02:16:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519274971	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 10 2025 22:04:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519265553	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 10 2025 22:04:00	Honda Financial, Po Box 7829, Philadelphia, PA 19101
519269344	+ EDI: ATTWIREBK.COM	Jan 11 2025 02:16:00	AT&T, PO BOX 537113, Atlanta, GA 30353-7113
519265527	+ EDI: SYNC	Jan 11 2025 02:16:00	Allied Interstate, Synchrony Bank, PC Richard Son, Po Box 960061, Orlando, FL 32896-0061
519265531	^ MEBN	Jan 10 2025 21:46:28	Atlantic Medical Group, Po Box 419101, Boston, MA 02241-9101
519265532	+ EDI: TSYS2	Jan 11 2025 02:16:00	Barclay, Card Service, Po Box 13337, Philadelphia, PA 19101-3337
519265535	+ EDI: CAPITALONE.COM	Jan 11 2025 02:16:00	Cap One, Po Box 30281, Salt Lake City, UT 84130-0281
519265534	+ EDI: CAPITALONE.COM	Jan 11 2025 02:16:00	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519278715	+ EDI: AIS.COM	Jan 11 2025 02:22:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519265544	EDI: WFNNB.COM	Jan 11 2025 02:16:00	Comenity-Gamestop, Po Box 659820, San Antonio, TX 78265
519265547	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 10 2025 22:07:24	Credit One, Po Box 60500, City Of Industry, CA 91716-0500
519285463	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 10 2025 22:07:28	Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
519269345	+ Email/Text: ngisupport@radiusgs.com	Jan 10 2025 22:01:00	Department Stores National Bank, c/o Radius Global Solutions, PO BOX 390905, Minneapolis, MN 55439-0905
519265549	+ EDI: DISCOVER	Jan 11 2025 02:16:00	Discover, Po Box 71084, Charlotte, NC 28272-1084
519698210	+ Email/Text: EBN@edfinancial.com	Jan 10 2025 22:01:00	Edfinancial on behalf of US Dept. of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
519269346	+ EDI: PHINGENESIS	Jan 11 2025 02:22:00	Genesis FS Card Services, Po Box 84059, Columbus, GA 31908-4059
519265550	+ EDI: PHINGENESIS	Jan 11 2025 02:22:00	Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
519265551	+ Email/Text: accountservices@greenline loans.com	Jan 10 2025 22:04:00	Green Line Loans, Po Box 507, Hays, MT 59527-0507
519265555	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 10 2025 22:00:00	Kohl, Po Box 3084, Milwaukee, WI 53201-3084
519302520	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 10 2025 22:00:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519268167	Email/PDF: resurgentbknotifications@resurgent.com	Jan 10 2025 22:07:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519265556	+ Email/Text: bankruptcy@ldf-holdings.com	Jan 10 2025 22:05:00	Lendgreen, NIIWIN, LLC dba Lendgreen, Po Box 221, Lac Du Flambeau, WI 54538-0221
519269347	+ Email/Text: mail@ldf-holdings.com		

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		Jan 10 2025 22:01:00	Lendumo, PO BOX 542, Lac Du Flambeau, WI 54538-0542
519276621	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 10 2025 22:08:18	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519269348	Email/Text: ml-ebn@missionlane.com	Jan 10 2025 22:00:00	Mission Lane, Po Box 4517, Carol Stream, IL 60197
519265557	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 10 2025 22:07:47	Merrick Bank, Po Box 660702, Dallas, TX 75266-0702
519269349	Email/Text: netcreditbnc@enova.com	Jan 10 2025 22:05:00	NetCredit, Po Box 206766, Dallas, TX 75320-6766
519265561	^ MEBN	Jan 10 2025 21:45:47	North Cash, North Star Finance, LLC, Po Box 498, Hays, MT 59527-0498
519269352	+ Email/Text: bankruptcy@certified-solutions.com	Jan 10 2025 22:03:00	Overlook Hospital c/o Certified, Credit & Collection, Po Box 1750, Whitehouse Station, NJ 08889-1750
519294702	EDI: PRA.COM	Jan 11 2025 02:16:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
519293930	EDI: PRA.COM	Jan 11 2025 02:16:00	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
519265562	+ EDI: SYNC	Jan 11 2025 02:16:00	Paypal Credit, Po Box 71202, Charlotte, NC 28272-1202
519275916	EDI: Q3G.COM	Jan 11 2025 02:16:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519269295	EDI: Q3G.COM	Jan 11 2025 02:16:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519265564	+ EDI: SYNC	Jan 11 2025 02:16:00	R Us Credit Cards /SYNCB, Po Box 530938, Atlanta, GA 30353-0938
519315913	+ Email/Text: bncmail@w-legal.com	Jan 10 2025 22:04:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
519269353	+ EDI: CONVERGENT.COM	Jan 11 2025 02:22:00	Sprint c/o, Convergent, Po Box 9004, Renton, WA 98057-9004
519265566	+ EDI: SYNC	Jan 11 2025 02:16:00	Synchrony Bank/Amazon, Po Box 960013, Orlando, FL 32896-0013
519267076	^ MEBN	Jan 10 2025 21:45:11	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519269354	^ MEBN	Jan 10 2025 21:44:09	TD c/o MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
519315634	Email/Text: tidewaterlegalebn@twcs.com	Jan 10 2025 22:02:00	Tidewater Finance Company, PO Box 13306, Chesapeake, VA 23325
519265574	+ Email/Text: tidewaterlegalebn@twcs.com	Jan 10 2025 22:02:00	Tidewater Finance Co, Po Box 17308, Baltimore, MD 21297-1308
519581533	^ MEBN	Jan 10 2025 21:47:00	U.S. Department of Education, FedLoan Servicing, Po Box 69184, Harrisburg, PA 17106-9184
519308997	+ EDI: AIS.COM	Jan 11 2025 02:22:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519269356	+ Email/Text: bankruptcy@sw-credit.com	Jan 10 2025 22:04:00	Verizon c/o, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
519265576	+ EDI: SYNC	Jan 11 2025 02:16:00	Walmart/Synchrony Bank, Po Box 530927, Atlanta, GA 30353-0927

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TOTAL: 51

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519274986	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519265539	*+	Cap One, Po Box 30281, Salt Lake City, UT 84130-0281
519265536	*+	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265537	*+	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265538	*+	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265545	*	Comenity-Gamestop, Po Box 659820, San Antonio, TX 78265
519265546	*	Comenity/Boscov's, Po Box 659622, San Antonio, TX 78265
519265548	*+	Credit One, Po Box 60500, City Of Industry, CA 91716-0500
519265552	*+	Green Line Loans, Po Box 507, Hays, MT 59527-0507
519265558	*+	Merrick Bank, Po Box 660702, Dallas, TX 75266-0702
519265567	*+	Synchrony Bank/Amazon, Po Box 960013, Orlando, FL 32896-0013
519265577	*+	Walmart/Synchrony Bank, Po Box 530927, Atlanta, GA 30353-0927
519265578	*+	Walmart/Synchrony Bank, Po Box 530927, Atlanta, GA 30353-0927
519265528	##+	At& T Mobility c/o, ERC, Po Box 23870, Jacksonville, FL 32241-3870
519265568	##+	Synchrony Bank /Lowe's c/o, Genpack Services, LLC, Po Box 1969, Southgate, MI 48195-0969

TOTAL: 0 Undeliverable, 13 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2025 at the address(es) listed below:

Name	Email Address
Bruce W. Radowitz	on behalf of Joint Debtor Joel Gonzalez torreso78@gmail.com r45676@notify.bestcase.com
Bruce W. Radowitz	on behalf of Debtor Yoysett I. Baker-Gonzalez torreso78@gmail.com r45676@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigeef@gmail.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com mortoncraigeef@gmail.com
Marie-Ann Greenberg	

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magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8